REMOVAL OF TRUSTEES AND APPOINTMENT OF SUBSTITUTE TRUSTEES

THIS DEED OF APPOINTMENT, made this 2nd day of December

, by and between BALTIMORE FEDERAL SAVINGS AND LOAN ASSOCIATION, 1983

party of the first part, and ROBERT F. VAVRINA and JAMES D. LAUDEMAN, JR.,

SUBSTITUTE TRUSTEES, parties of the second part.

RECD FEE . 16.00

13506 #

WHEREAS, Sylvester Leroy Jackson and Jean Louise Jackson, his wife :: delivered a Purchase Money Deed of Trust to #82907 C456 R01 T11:51 12/29/83

Edwin M. Hurd and David C. McElroy as TRUSTEES, dated April 29, 1977

, and

recorded among the Land Records of Maryland, in Liber CCK 1016

Frederick County, Folio 983

to secure the prompt

payment of a certain Deed of Trust Note dated of even date, the owner of the indebtedness being the party of the first part herein; and

WHEREAS, said Deed of Trust provides that the holder of the Note is entitled to remove, substitute and add Trustees by an instrument recorded among the Land Records where the property lies.

NOW, THEREFORE, pursuant to the authority contained in said Deed of Trust, this instrument witnesseth that the holder of the indebtedness, the within named party of the first part, hereby removes the TRUSTEES of record as TRUSTEES, and substitutes and appoints the parties of the second part, the said

ROBERT F. VAVRINA and JAMES D. LAUDEMAN, JR., as SUBSTITUTE TRUSTEES,

with the same rights, powers, discretions and obligations to act as Substitute Trustees in any manner permitted by said Deed of Trust.

WITNESS the due execution hereof.

BALTIMORE FEDERAL SAVINGS AND LOAN

MARYLAND STATE OF

, CITY XXXXXXXXXX OF BALTIMORE

. TO WIT:

I HEREBY CERTIFY, that on this 2nd day of December , before me, the subscriber, a Notary Public of said State, personally , Vice President appeared Loretta M. Dembinsky

of Baltimore Federal Savings and Loan Association, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he / she executed the same for the purposes therein contained, as the duly authorized officer of said corporation, by signing the name of the corporation by himself / herself as such officer, and in my presence signed and sealed the same.

AS WITNESS my hand and Notarial Seal.

My commission expires: 7/1/86

Notary Public

JAMES GAY DAVIS